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FEAR OF CRIME AND CRIMINAL VICTIMIZATION

Testing a Theory of Psychological Incapacitation of the 'Stressor' Based on Downward Comparison Processes

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The empirical evidence supporting a fear–criminal victimization relationship is relatively weak and mixed. A fear–victimization model is developed which accommodates these seemingly inconsistent previous findings. The model suggests that fear responses are cognitively mediated. In particular, subjective victimization risk (SVR) and perceived negative impact associated with a victimization (NI) are postulated as cognitive products emanating from active adaptational processes elicited by the experience. The non-emergence of enhanced fear is hypothesized to result from compensation. This notion suggests that victimization tends to elicit upward tendencies in SVR (victims tend to report higher levels of SVR than non-victims), and downward tendencies in NI (victims tend to report lower NI levels than controls). As upward and downward tendencies are theoretically expected to cancel each other out fear of crime is not affected by victimization. Our findings clearly confirm these expectancies. Some implications for victim support are discussed. Inter alia, upward assessments (e.g. NI after > NI before victimization) in NI among victims are suggested as a cue for referral to victim support.

Fear and Victimization: Theoretical Aspects

In psychological analyses of emotions the cognitive paradigm is broadly adhered to (Frijda 1988). It assumes that emotions are produced by the person's interpretation of a psychologically significant situation (Berkowitz 1993). Cognitive theory highlights the importance of thoughts, interpretations, appraisals or judgments in generating the emotional experience. Such a cognitive focus is also clearly visible in the various explanatory theories of fear of crime (Hale 1996; Killias 1990; Warr 1987). The major part of Hale's review of the fear of crime literature is devoted to an examination of different theoretical explanations of fear of crime. He argues that 'any model trying to explain fear will include some notion of vulnerability' (Hale 1996: 95). Models of emotional vulnerability traditionally distinguish, at least, two dimensions of vulnerability, namely perceptions of personal risk (and/or risk to significant others), and perceptions of the seriousness of the consequences emanating from that risk. Both dimensions also emerge in Winkel's (1981) two-factor model of fear of crime, in which fear as an emotional response and fear-related cognitions represent two sides of the

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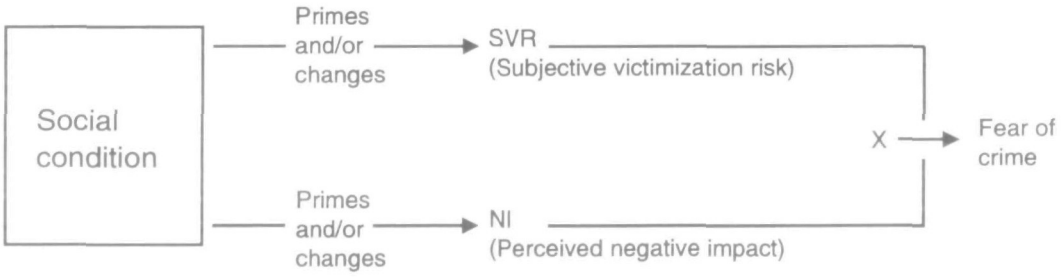
same coin. Theoretically, fear of crime is assumed to be the emotional reverse of the interaction[1] of two cognitions, namely subjective victimization risk (SVR), the individual's subjective assessment of the likelihood of (re)becoming a crime victim, and perceived negative impact (NI), the negative consequences associated with a potential or actual victimization (Winkel 1981, 1983). According to this model SVR and NI are the main explanatory variables or mediators and basic gatekeepers of fear responses. Thus, fear of crime is a conditional (and not an automatic) response, that will only emerge if these cognitive mediators are involved, one way or another.
According to the model (see Model 1) a 'social condition' will result in enhanced fear of crime, if, and only if that condition:

(1) (*priming principle*) primes the idea of a non-negligible risk, and the person's view of relatively serious negative consequences emanating from a victimization (Killias 1990), or
(2) (*change principle*[2]) negatively enhances SVR, and/or NI, to a 'non-negligible' level (Hale 1996).

Fear responses will thus only result if *both* principles are met simultaneously, *or* if either one of these principles is met.

The priming principle, *inter alia*, implicitly points to the importance of 'individual difference' variables in explaining fear responses. The ('non-negligible') priming effects referred to in principle 1 are assumed typically to emerge in particular types of persons, e.g. in persons who are characterized by a specific 'psychological make-up'. There is strong empirical evidence suggesting, for example, that high-state fear of crime tends to emerge in persons exhibiting high-trait fear of crime (Winkel and Van



MODEL 1 Fear of crime and cognitive mediation

[1] A series of experimental studies, reviewed in more detail by Winkel and Van der Wurff (1990) suggest that fear curves are best reproduced through multiplying SVR and NI. More recent empirical studies suggest that a *logarithmic* function of Fear of Crime (F.o.C.), SVR and NI, in the sense that log (F.o.C.)=log (SVR) + log (NI) provides an even more adequate fit.

[2] The two-factor model was originally developed to explain increases in fear of crime due to mass media exposure. Increased fear—measured as the difference in fear reported by message-exposed and control subjects—could be explained by accompanying *changes* in SVR (thus: more risk) and in NI (more serious consequences). The priming principle—another index for the impact of a message on fear—was later added to the model to accommodate the finding that in some subgroups of 'receivers' fear increases emerged without the predicted cognitive changes. High fear (that is: prior to exposure) message-exposed subjects reporting higher fear responses relative to high fear controls constitute an example. Differences in fear responses can then only be explained through priming: exposed subjects simply become more aware of their fear-related perceptions (relatively high SVRs and relatively negative NIs).

der Wurff 1990). Individuals who are generally more fearful tend to respond with fear reactions under the condition of exposure to a threatening state. Winkel and Steinmetz (1990) moreover argue that high post-victimization fear typically emerges in persons exhibiting 'high unique (pre-victimization) vulnerability', that is in subjects, who, in comparison to others, assess their chances of victimization as relatively high (Perloff 1983). Other important psychological individual difference variables are: an external locus of control (Winkel 1987), a lack of pre-victimization hardiness (Denkers and Winkel 1997), and external attributions (Winkel *et al.* 1994).

The change principle, moreover, points at the importance of features of the (crime associated) social condition. Not all social conditions obviously are equally likely to result in enhanced fear due to (the relevant) changes in SVR and NI. Vrij and Winkel (1991) examined the relation between street lighting and fear of crime. Their study suggested that improved street lighting resulted in reduced fear of crime, and that this effect was mediated by changes in SVR and NI. Under improved street lighting subjects tended to report lower SVRs and less negative NIs. Their data also documented a 'walking direction' effect: subjects 'walking to light' (in the direction towards a better illuminated part of town) reported less fear, mediated by lower SVR, and more positive NI, than subjects 'walking away from the light' (in the direction towards a badly illuminated part of town).

Model 1 was tested in a series of (relatively controlled) field experiments, representing various social conditions, *inter alia*, levels of police visibility and the extent to which police were problem-oriented (Winkel 1986, 1987*a*, 1988), varying levels of police victim-focused support (Winkel 1989, 1991, 1991*a*; Winkel and Vrij 1993), various types of reporting and communicating about crime in the media (e.g. highly emotional versus emotionally restrained: Winkel and Van der Wurff 1990; Winkel and Vrij 1990), and different levels of *indirect* experiences with criminal victimization: Winkel 1985; Winkel and Denkers 1995). The bottom line from these various experiments is that changes in fear are mediated by changes in SVR and NI. Thus lower fears were associated with lower SVR and NI, higher fear with higher SVR and NI, while fear responses did not emerge, if SVR and NI were not changed.

The general Model 1 is also assumed to hold if the pertinent social condition is a criminal victimization. Empirical studies on the effects of criminal victimization reveal a seemingly inconsistent picture (Bilsky 1996; Bundes Kriminalamt 1996; Hale 1996). Hale (1996: 6), for example, recently noted, that (looking at the English literature only) 'in the last 30 years over 200 articles, conference papers, monographs and books have been written on some aspect or other of fear of crime'. Some specifically focus on the 'victimization–fear relationship' (Hale 1996: 104): 'at an individual level, contrary to common-sense expectations, the evidence supporting a direct relationship between victimization and fear is somewhat mixed. Being criminally victimized may make one more wary and more cautious, but whether it makes one more fearful is still an open question. Some authors have presented evidence supporting the victimization–fear relationship, others have found it to be weak, or non-existent'.

This picture of the state of the art of research evidence appears to be inconsistent. In terms of Model 1, however, this is not the case. Fear is here considered to be a conditional response: enhanced fear is likely if SVR and NI are both negatively affected, reduced fear if these are 'positively' affected. Given these conditions, all fear-related outcomes—enhanced, reduced, or nil-effects—are theoretically plausible.

Winkel (1995) suggested a very specific psychological process to explain the non-emergence of fear—responses due to criminal victimization. He argues that fear responses will not emerge (e.g. victims and controls report the same level of fear) if simultaneously SVR is enhanced due to the victimization (e.g. victims report higher (re)victimization risks relative to controls), while NI is reduced (victims report more optimistic appraisals of NI relative to controls). In this article we shall present some empirical evidence—based on the VUA longitudinal study on the psychological effects of criminal victimization[3]—documenting this 'compensation phenomenon'.

The compensation phenomenon can also be rooted in the broader theoretical context of victims' psychological coping with their experiences (Agnew 1985; Collins *et al.* 1990; Hale 1996; Winkel and Steinmetz 1990; Winkel 1990; Winkel and Denkers 1996). Several of these theoretical models, paralleling our Model 1, suggest that the fear–victimization relationship is not direct, but cognitively mediated. Following Sykes and Matza, Agnew (1985) suggests that victims tend to use 'techniques of neutralization', including 'denial of injury' (either physical or emotional), 'acceptance of responsibility', and 'appeal to higher motives'. Hale (1996) notes in this regard that there is currently only marginal empirical support for these constructs, but that they are 'worth investigating further to assess their potential in helping victims of crime not to become overly fearful' (p. 105). In a similar way, Collins *et al.* (1990: 284) also argue that victimizations tend to elicit *active coping efforts*: 'what seems evident is that individuals actively struggle with victimizing events . . . (and) accommodate their perspectives *realistically* to the adverse changes in their lives'. Winkel and Denkers (1996) recently provided some empirical evidence suggesting that active coping typically consists of victims engaging in downward comparison processes. In their study, victims reporting similar levels of pre- and post-victimization psychological well-being—considered an indicator of adaptation—more heavily tended to engage in downward comparison processes (e.g. 'compared with peers I'm doing relatively well') than victims reporting reduced post-victimization well-being relative to their pre-victimization level (indicative of a deficit in adaptive coping potential). Winkel and Steinmetz (1990) consider downward comparison processes, or selective evaluations, using the terminology of Taylor *et al.* (1983), to be NI-focused processes. They argue that downward comparisons tend to result in more optimistic appraisals of NI: less serious consequences are associated with an actual victimization. If downward comparison is the victims' modal response, I would hypothesize that victims would report significantly more positive assessments of NI than controls, or non-victims. If active coping tends to be realistic, as suggested by Collins *et al.* (1990), I would hypothesize that victims tend to acknowledge the reality of victimization risks, or that victims tend to report higher SVRs than non-victims. If both processes occur simultaneously enhanced SVR will be

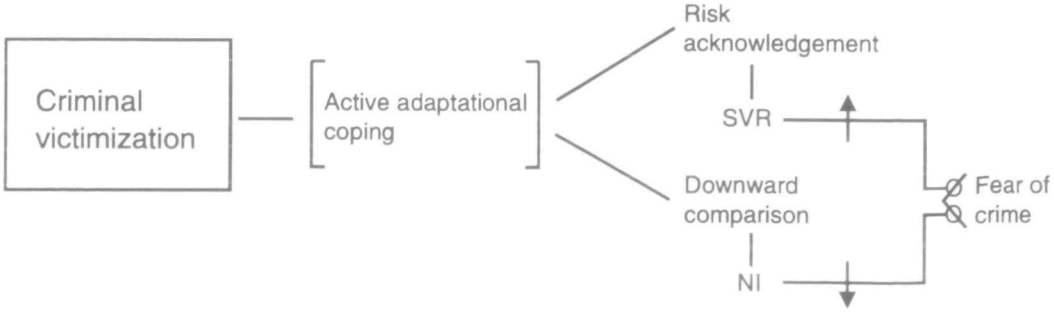
[3] Preparations for this study started in the beginning of 1990, and consisted of a systematic review of the pertinent victimological and psychological literature up to 1990. On the basis of this review a series of relevant measurement instruments and victimization-relevant scales were suggested. This review was done in collaboration with Dr Jan-Willem van der Velde, who was financially supported by the Amsterdam Mens en Recht Foundation and the Crime Prevention Directorate of the Dutch Ministry of Justice. In 1992 these measures were empirically explored and pre-tested in collaboration with Dr Adriaan Denkers, who was financially supported by the Central Directorate for Scientific Development and Scientific Policy of the Dutch Ministry of Justice, and (later on) via the Department of Social Psychology and the Mens en Recht Foundation. These studies formed the basis of the currently reported longitudinal data, which form part of the 'Quality of Victim Assistance-Project', financially supported by the Achmea Foundation.

cancelled out by reduced NI ('compensation'): the net effect being hypothesized to be the non-emergence of fear responses, or victims and non-victims tending to report the same amount of fear of crime. Together, these theoretical arguments are graphically represented as Model 2.

Parallel to Model 1 the fear–victimization model suggests two pathways to fear of crime, one relating to SVR, and one relating to NI. The available empirical evidence provides partial support for this model. In relation to SVR, various studies suggest that assessments of increased risk are a common response to victimization (Bard and Sangrey 1979; Denkers and Winkel 1998; Hale 1996; Janoff-Bulman and Frieze 1983; Perloff 1983). However, there is no evidence regarding the temporal stability of this effect. As to NI, Winkel and Blaauw (1997), and Winkel and Renssen (1998) review evidence suggesting that most 'victims' of critical life incidents engage in some form of selective evaluation (Taylor *et al.* 1983), which is assumed to result in more optimistic (post-victimization) appraisals of NI. However, here too, evidence regarding its temporal stability is lacking. Moreover, there is no empirical evidence sustaining the Model 2 notion of compensation (graphically represented through the symbol <) in terms of the simultaneous emergence of increased SVR and reduced NI in victims relative to controls.

Hypotheses

On the basis of Model 2 the current study specifically attempted to test empirically the following five hypotheses: (1) the *priming hypothesis*, generally suggesting that fear responses are cognitively mediated by SVR and NI, and specifically, that SVR and NI are primed by a victimizing experience, and are thus more important predictors of fear responses in victims than in a sample of controls, or non-victims; (2) the *enhanced SVR hypothesis*, or the suggestion that victims will report higher SVRs than non-victims; (3) the *reduced NI hypothesis*, or the suggestion that victims will report lower NIs than non-victims; (4) the *'non-emergence of fear due to victimization hypothesis (or compensation hypothesis)'*, resulting if no differences are found in fear of crime between victims and



MODEL 2 Fear–victimization model

non-victims, and (5) the *association hypothesis*, suggesting that NI and downward comparison are associated. The longitudinal design of the present study provides a basis for examining the temporal stability of the hypothesized effects.

Method

The 'Vrije Universiteit Amsterdam' (VUA) Longitudinal Study on the Psychological Impact of Criminal Victimization—the VUA study—was conducted between September 1992 and January 1996. The VUA study basically consists of a series of measurements among crime victims and a matched (age, sex, degree of urbanization and household composition) sample of control subjects/non-victims over time, namely at $T_{(0)}$ (pre-victimization measures), and various post-victimization measures, at $T_{(1)}$, (within two weeks of the victimization), at $T_{(2)}$, (one month after), at $T_{(3)}$, (two months after), at $T_{(4)}$, (four months after), at $T_{(5)}$, (eight months after), and at $T_{(6)}$, (ten months after the incident). All $T_{(0)}$ measures relate to 5,218 subjects, belonging to the 'Telepanel Foundation', and comprise a sample representative of the Dutch population. This foundation operates with a computerized method of data gathering: questionnaires are sent out, each week, from the central computer via a modem to personal household computers. Participants tend to respond during the weekends, at a time convenient to them. After the $T_{(0)}$ questionnaire, each week respondents were asked if they had been victimized. If there was an affirmative answer these respondents (after considering the type of victimization, the financial and physical consequences, etc.) were included in our victims' sample. The types of victimization included in the sample were household burglary, robbery with physical contact between victim and offender, threat, assault and sex-related crime. Sampling continued until 200 victims of person-directed and 200 victims of property-directed crimes were registered at $T_{(1a)}$. A matched sample of 200 non-victims served as controls.

In the present context only a few measures are relevant, namely SVR (measured from $T_{(1)}$ up to $T_{(5)}$), NI (measured from $T_{(0)}$ up to $T_{(5)}$), Fear of Crime (measured from $T_{(0)}$ up to $T_{(5)}$) and Downward Comparison (measured from $T_{(1)}$ up to $T_{(5)}$). The measure for Downward Comparison was similar to that reported by Winkel and Denkers (1996), comprising three items: 'in comparison with other victims I got off rather well', 'sometimes I think, it could have been worse', and 'in comparison to others I think I am coping rather well'. Answers were in terms of 7-point rating scales, ranging from 'total disagreement' to 'total agreement'. The scale turned out to be reliable with alpha = 0.70. All other scales were based on Winkel (1983). SVRs were assessed through asking 'how small or big do you think the chances are of personally becoming a victim of x?' (for 'x' a series of crime labels were included). The reliability of this scale was 0.82 for victims, and 0.86 for controls. NI was assessed in a similar way through the question: 'how serious do you think the consequences will be, if you are personally victimized by x?'. This scale also was reliable: alpha was 0.83 for victims, and 0.90 for controls. Finally Fear of Crime was measured via a series of bipolar semantic differentials (safe—unsafe, calm—tensed, etc.), relating to the statement: 'if you think about the possibility of becoming a crime victim, to what extent are the following feelings currently elicited?'. Answers were always in terms of 7-point rating scales. Reliabilities for fear of crime were 0.85 for victims, and 0.86 for controls.

Results

To test the priming hypothesis, fear of crime was regressed on SVR and NI in two separate analyses: one among crime victims, the other using controls. Some of the major outcomes are summarized in Table 1.

Table 1 supports the notion of cognitively controlled fear responses, both among victims and non-victims. SVR and NI are substantially associated with fear, and in both analyses the models provide an adequate fit to the data: the F due to regression for controls is 34.52 ($p.<0.0001$); for victims it is as high as $F=61.08$ ($p.<0.0001$). However (looking at the beta measurements) fear appears to be more strongly 'governed' by NI than by SVR. The multiple correlation among variables for non-victims is 0.43, and for victims 0. 58. This latter outcome supports the notion that SVR and NI are primed by victimization: the pertinent amount of variance explained is almost doubled: it goes up from 18 per cent for controls to 33 per cent for victims. All in all, the analyses provide clear support for the priming hypothesis.

To further explore hypotheses 2, 3 and 4, a series of multivariate analyses of variance were conducted, on the basis of a single factor (victimization: yes/no). Pre-victimization differences in fear of crime between victims and non-victims did not emerge ($F<1$; ns). However, multivariate main effects due to victimization emerged at all post-victimization points in time: at $T_{(1)}$ $F_{m\ (3,543)}=8.86$ ($p.<0.001$), at $T_{(2)}$ $F_{m\ (3,522)}=8.56$ ($p.<0.05$), at $T_{(3)}$ $F_{m\ (3,467)}=4.98$ ($p.<0.01$), at $T_{(4)}$ $F_{m\ (3,425)}=3.14$ ($p.<0.05$), and at $T_{(5)}$ $F_{m\ (3,315)}=3.86$ ($p.<0.05$). Univariate analyses revealed that in none of these analyses were these multivariate differences related to differences in fear of crime: thus victims and non-victims generally tended to report the same level of 'post-victimization' fear of crime, supporting hypothesis 4. The $T_{(1)}$ main effect was particularly related to differences in SVR ($F=16.31$ ($p.<0.001$)), and slightly related to differences in NI ($F=2.57$; $p.=0.10$). At this point in time mean SVR for controls was $M=2.37$ compared to $M=2.80$ for victims. Victimization thus appeared to affect SVR negatively, supporting hypothesis 2: victims tended to assess their chances of future victimization to be higher than controls. This effect, however, was rather short-lived, and tended to dissipate rather quickly: after $T_{(1)}$ no significant SVR-differences between victims and controls emerged. Thus all other multivariate effects appeared to be due to univariate differences in NI: at $T_{(2)}$ $F=5.01$ ($p.<0.05$); at $T_{(3)}$ $F=6.00$ ($p.<0.05$), at $T_{(4)}$ $F=4.05$

TABLE 1 *Simple bivariate correlations*[a]

	r	Beta (partial r)	t
Subjective Victimisation Risk (SVR)			
Victims	0.34	0.16	2.99**
Controls	0.28	0.18	3.46**
Negative Impact (NI)			
Victims	0.55	0.49	8.86**
Controls	0.39	0.34	6.33**

[a] partial correlations (betas) with test-statistics (t) and indications of significance of SVR, and NI with Fear of Crime.
** : p. < 0.005

($p.<0.05$), and at $T_{(5)}$ $F=10.09$ ($p.<0.01$). The effects on NI appeared to be rather consistent over time: at all measurement points over time mean NIs had more favourable values for victims than for controls. Controls thus tended to associate more negative consequences with victimization than victims, supporting hypothesis 3. Together these hypotheses provide strong empirical support for the notion of compensation, in which higher levels of SVR are cancelled out by lower levels of NI. This compensation is graphically visible in Figures 1a and 1b.

To test hypothesis 5, the associations of NI with our general measure of downward comparison were examined. Analyses suggested that this hypothesis is not supported. At $T_{(1)}$ no correlation emerged. After $T_{(1)}$, however, extremely modest, though insignificant correlations were visible: at $T_{(2)}$ $r=0.09$ ($p.=0.14$), at $T_{(3)}$ $r=0.11$ ($p.=0.10$), at $T_{(4)}$ $r=0.12$ ($p.=0.10$), and at $T_{(5)}$ $r=0.18$ ($p.<0.10$). These findings suggest that other psychological processes might be operating. The direction moreover, runs counter to the hypothesized direction.

To further explore the observed NI-differences, among victims pre-victimization expectancies relating to NI were compared with post-victimization assessments of NI at $T_{(1)}$. A simple comparison of means suggested a significant difference between pre- and post-victimization assessments: $t=5.16$ ($p.<0.001$). An inspection of the means suggested that post-victimization assessments were significantly more optimistic than pre-victimization assessments. After their victimization subjects tended to associate less serious consequences with a future victimization. This finding, indirectly, corroborates our association hypothesis. In comparing their pre- and post-victimization situation, victims appeared to be saying 'I expected the victimization to be worse', thereby exhibiting a form of downward comparison. Combining victims and controls analyses, moreover, revealed substantial correlations between pre-measured NI and post-measured NIs: at $T_{(1)}$ $r=0.30$ ($p.<0.001$), at $T_{(2)}$ $r=0.33$ ($p.<0.001$), at $T_{(3)}$ $r=0.36$ ($p.<0.001$), at $T_{(4)}$ $r=0.31$ ($p.<0.001$), and at $T_{(5)}$ $r=0.28$ ($p.<0.001$).

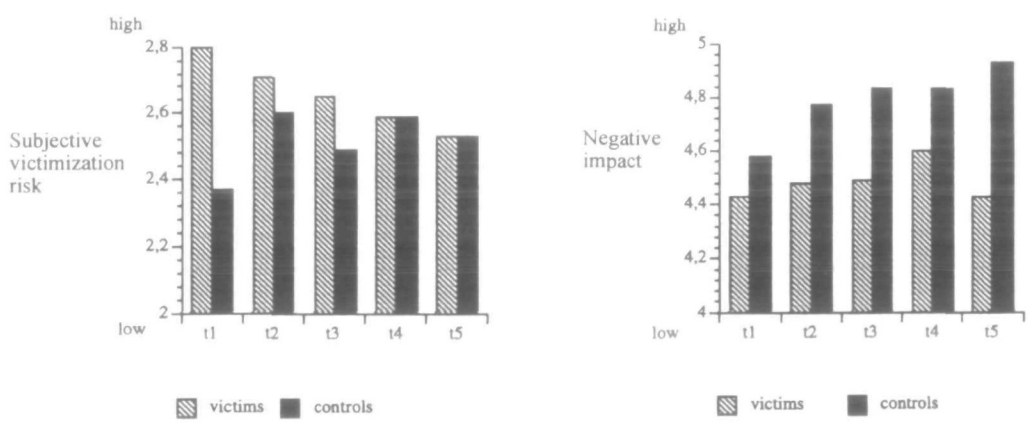


FIG. 1 SVR-NI Compensation: Enhanced SVR and reduced NI in victims relative to controls

Discussion

A common notion among the public at large, but also among professionals working with crime victims, such as police officers, and victim assistance workers, is that fear of crime and criminal victimization are strongly intertwined, in the sense that these victimizations tend to enhance fear. Such notions are also common in the field of psycho-traumatology (Winkel and Steinmetz 1990). These ideas also explain one of the traditional foci of victim support (Steinmetz 1989), namely that of assisting victims in attempts to control their fears, and to bring back their fear levels to more manageable, or tolerable levels. Particularly within circles of victim support a related notion is often expressed: enhanced fear (or more generally, psychological damage of some form) among victims is considered 'a normal response to an abnormal situation'. This notion can even be considered one of the main dogmas of victimological faith (Ben David and Kirchhoff 1992; Kirchhoff *et al.* 1994; Singh Makkar and Friday 1993). The empirical basis of these notions has always been rather weak. Many previous studies at best suggested a rather marginal relation between fear and victimization, and studies documenting 'null-effects' (Hale 1996) were not uncommon. The present findings tend further to undermine this hypothesis. However, contrary to previous studies erroneously suggesting that fear and victimization are unrelated or independent concepts, the present data suggest that they are related to each other through cognitive mediation. Our findings at least provide some empirical evidence suggesting that victims 'actively struggle' with their victimization, and in particular, that victims in general are characterized by active adaptational responses, resulting in a non-emergence of fear responses.

In short, at a theoretical level our findings are in line with a 'mediational (M) model' (S-M-R model) of victimization, which is in sharp contrast with 'hypodermic needle' or 'identity-models' (S=R; Victimization/Trauma or S equals R or Traumatic Response) of victimization, that implicitly underlies the well-known theories referred to above. Elsewhere (Winkel 1996), I have argued that these identity models tend to result in neglecting adaptational processes, 'standing between' the stimulus (S) and the response (R), in neglecting individual (*inter alia* psychological) differences between victims, and that these models result in increased tendencies among victim support workers to engage in fundamental misattribution errors (the tendency to see the locus of a victim's psychological problems exclusively in the external event of victimization, instead of in the victim's specific 'psychological make up', in interaction with that event). Identity models tend to suggest that 'a trauma' is something 'out there'. Mediational models, on the contrary, suggest that trauma is merely a '(re)construction', mainly a reality in 'the victim's mind'. Utilizing Dervin (1981: 75) the 'victimization as construction' idea says that victimization 'is not a thing that can be transmitted as substance but rather a creation inexorably tied to the time, place, and perspective of its creator' and victimization 'is seen as being a product, a creation of human observing at specific points in time-space. [Victimization] has meaning only in the context of the constraints on the human observing that created it. It is relative to its creator and meaningful only in that context. It cannot be lifted meaningfully out of context, and treated as a thing independent of that context'. The victimization as a construction idea thus requires that all victimizations 'be understood as subjective'.

Our findings suggest that compensation forms an important part of adaptational processes. In particular our victims–controls analyses suggested that criminal

victimization tends to elicit increased subjective victimization risks (SVR), together with a decrease in perceived negative impact associated with victimization (NI). These upward and downward tendencies tend to neutralize each other, or to cancel each other out, resulting in the non-emergence of enhanced fear of crime due to victimization. Such a downward trend is also emerging in victims' pre- and post-victimization assessments of NI. Our findings moreover suggested that fear is more heavily controlled by NI than by SVR. For victim support these findings suggest that NI assessments may be important cues for decisions to refer or actively to approach victims. One might argue that indications (e.g. during a police interview with the victim) of upward comparison in NI, and maybe lateral comparison ('the victimization is as bad as I expected') should function as indicators for referral to victim support.[4] Indications of downward comparison in NI then show the absence of a need for referral. Obviously, these speculations need further independent empirical scrutiny. In view of the lack of support for the association hypothesis, future studies might also benefit from introducing more extensive measures of downward comparison: the presently used measure does not appear to reflect to the full the range of (theoretical) forms such comparisons may take.

Finally, I would like to repeat explicitly that criminal victimization sometimes does result in enhanced fear of crime. In accordance with our theoretical ideas, enhanced fear is a likely response in that subgroup of victims which is susceptible to these types of responses. This susceptibility is determined by a set of personal traits, indicative of a deficit in adaptational coping. Denkers (1996) has suggested that this set, *inter alia*, consists of external control, high relative pre-victimization vulnerability, and high prior life stress. According to his analysis most victims (75 per cent) scored positively on a combination measure of these variables; a minority of 25 per cent scored relatively negatively on this index. Thus (statistically speaking) enhanced fear is an '*abnormal*' (but of course, very real) response to criminal victimization.

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[4] The present study offers some tentative empirical evidence for these suggestions. Long-term psychological distress due to the victimization was assessed at $T_{(6)}$ via the Symptom CheckList 90 (SCL-90), a frequently used measure in clinical practice and in research for the general assessment of psychopathology. Our measures of NI were correlated with the SCL-90 overall score, resulting in highly significant associations: at $T_{(1)}$: $r=0.21$ ($p.<0.005$), at $T_{(2)}$: $r=0.17$ ($p.<0.005$), at $T_{(3)}$: $r=0.21$ ($p.<0.005$), at $T_{(4)}$: $r=0.31$ ($p.<0.005$), and at $T_{(5)}$: $r=0.23$ ($p.<0.005$). Moreover an analysis of variance—resulting in more intriguing outcomes—was conducted in which the NI 'comparison direction' was included as the main factor. This factor entailed two levels: (1) *upward* or *lateral* comparison (thus NI after > or = NI before victimization) versus (2) *downward* comparison. This analysis resulted in a significant main effect on the overall SCL-90 score: $F_{(1,257)}=6.57$; $p.<0.05$. Significant differences systematically emerged on almost all symptoms: F(agoraphobia)=5.48; $p.<0.05$; F(anxiety)=7.00; $p.<0.01$; F(depression)=6.37; $p.<0.01$; F(somatic complaints)=4.80; $p.<0.05$; F(insufficiency of thinking and behaviour)=8.64; $p.<0.01$; and F(interpersonal sensitivity)=3.75; $p.<0.05$. Inspection of the pertinent means suggested that in all cases *downward comparisons* in NI resulted in *more favourable* SCL-90 scores.

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